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UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
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EXAMINER
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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

PTOL-90A (Rev. 04/07)

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE <u>3</u> MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.
- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).
  Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1)☒ Responsive to communication(s) filed on <u>30 April 2007</u>.

2a)☐ This action is **FINAL**.   2b)☒ This action is non-final.

3)☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4)☒ Claim(s) <u>48-76</u> is/are pending in the application.

　　4a) Of the above claim(s) <u>1-47</u> is/are withdrawn from consideration.

5)☐ Claim(s) _____ is/are allowed.

6)☒ Claim(s) <u>48-76</u> is/are rejected.

7)☐ Claim(s) _____ is/are objected to.

8)☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9)☐ The specification is objected to by the Examiner.

10)☐ The drawing(s) filed on _____ is/are: a)☐ accepted or b)☐ objected to by the Examiner.

　　Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

　　Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11)☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12)☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

　　a)☐ All　b)☐ Some * c)☐ None of:

　　　　1.☐ Certified copies of the priority documents have been received.

　　　　2.☐ Certified copies of the priority documents have been received in Application No. _____.

　　　　3.☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

　　* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) ☒ Notice of References Cited (PTO-892)

2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) ☒ Information Disclosure Statement(s) (PTO/SB/08)
　　Paper No(s)/Mail Date <u>7/26/2002</u>.

4) ☐ Interview Summary (PTO-413)
　　Paper No(s)/Mail Date. _____ .

5) ☐ Notice of Informal Patent Application

6) ☐ Other: _____ .

U.S. Patent and Trademark Office

PTOL-326 (Rev. 08-06)　　　　Office Action Summary　　　　Part of Paper No./Mail Date 20070519

DETAILED ACTION

1.   This is the communication in response to Applicant's Response to

Election/Restriction Requirement, filed April 30, 2007. Applicant has elected Group IV

Claims 48-76 for prosecution. Claims 1-47 have been cancelled.   Claims 48-76 are

pending in this application.

Priority

2.   This application claims the benefit of U.S. Provisional Patent Application No.

60/271,156, filed on February 23, 2001.

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all

obviousness rejections set forth in this Office action:

> (a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

3.   Claims 48-76 are rejected under 35 U.S.C. 103(a) as being unpatentable over

Brown et al. (U.S. Patent No. 6,026,398) ("Brown") in view of Dickerman et al. (U.S.

Patent No. 6,160,874) ("Dickerman").

4.   **Regarding to claim 48,** Brown teaches a system and methods for searching and

matching databases. With respect to a debit data validation system for a network

(Abstract), the system comprising: a calling application configured to receive a request

to validate debit data (figure 7/element 30, col. 9, lines 66-11 of col. 10), and receive

transactional debit data that is to be validated (figure 7/element 35, col. 10, lines 52-59);

a debit data search engine including a keying module and a matching module (figure

7/elements 30, 31, 35, col. 9, lines 66-59 of col. 10), wherein the debit data search

engine is configured to receive the transactional debit data from the calling application,

and process the transactional debit data (figure 7/element 30, 31, 35, col. 9, lines 66-59

of col. 10); and a debit data warehouse including stored debit data, wherein the stored

debit data is representative of at least one consumer, and further wherein at least one

consumer key links the stored debit data representative of each of the at least one

consumer (figure 7/elements 34, 39, 41).

5.   Brown does not expressly teach calling application. Dickerman teaches a

validation gateway between telecommunications networks and computer systems used

by financial institutions. The computer system includes software modules to receive

messages and send messages to caller interaction processors (col. 3, lines 24-40).

6.   It would have been obvious to one of ordinary skill in the art at the time of the

invention to combine the teachings of Brown, relating to database searching and

matching, with the teachings of Dickerman, relating to validation processing, to offer

improved data processing system as described in Brown at (col. 1, lines 5-7).

7.   **Regarding to claim 49,** Brown teaches a method and system for searching and

matching database, comprising the input search data (standardization component), a

field mapper (validation component), and a match engine (matching component) (figure

2, col. 8, lines 1-64).

8.   **Regarding to claim 50,** Brown teaches a converter adapted to be coupled to at least one of the debit data search engine and the debit data warehouse (col. 3, lines 47-52, claims 1 and 2), further wherein the converter is coupled to at least one data source, and further wherein the at least one data source includes raw debit data representative of the at least one consumer (col. 3, lines 52-65).

9.   **Regarding to claims 51, 52 and 53**, Brown teaches parsing (figure 7/element 31, col. 10, lines 1-11), bursting of raw data and a coder to correct street name, etc. (col. 3, lines 39-46, col. 4, lines 57-67, figures 3-6, col. 9, lines 36-59 of col. 10).

10.   **Regarding to claim 54,** Brown does expressly teach such features. However, Dickerman teaches validation between telecommunications networks and customer's financial institutions (col. 3, lines 51-62). One of ordinary skill in the art would have been motivated to combine the teachings of Brown with the teachings of Dickerman to offer improved database processing system as descried in Brown at (col. 1, lines 5-7).

11.   **Regarding to claim 55,** Brown does not expressly teach such feature. However, Dickerman teaches processing transaction data such as customer's credit account number, card type, etc. The Examiner interprets that this includes the attributes such as name, an address, a SSN, a driver's license number, a driver's license state, a bank account number, a home phone number, a work phone number, and an MICR (col. 7, lines 43-49).

12.   **Regarding claim 56,** Brown does not expressly teach such feature. However, Dickerman teaches the raw data from the financial institution includes at least two of attributes (col. 7, lines 43-49). One of ordinary skill in the art would have been

motivated to combine the teachings of Brown with the teachings of Dickerman to offer

improved database processing system as descried in Brown at (col. 1, lines 5-7).

13.   **Regarding to claim 57, 58 and 59,** Brown teaches the standardization

component standardizes the raw debit data into a consistent format (col. 3, lines 1-4,

figure 2/element 10), the validation component checks the raw debit data against

existing reference files to detect at least one of bad data and incorrect data (col. 3, lines

39-46, figure 2/element 11, col. 8, lines 1-64, figure 7/elements 31, 32, col. 10, lines 1-

11), and the matching component matches the raw debit data against the stored debit

data to determine one of a first condition and a second condition, wherein the first

condition is a match between the raw debit data and the stored debit data, and further

wherein the second condition is no match between the raw debit data and the stored

debit data (figure 7/elements 35, 37, col. 10, lines 52-59, col. 13, lines 49-7 of col. 14).

14.   **Regarding to claims 60-63,** Brown teaches that the raw debit data is linked to

the stored debit data and thereby becomes stored debit data when the first condition is

determined; wherein the stored debit data and the raw debit data are representative of

the same at least one consumer when the first condition is determined; wherein the raw

debit data is stored in the debit data warehouse and is not linked to the stored debit

data and thereby becomes stored debit data not linked to existing stored debit data

when the second condition is determined; and wherein the stored debit data and the

raw debit data are not representative of the same at least one consumer when the

second condition is determined (figure 7/elements 30-41, col. 9, lines 66-59 of col. 10,

col. 12, lines 58-65, col. 37, lines 49-7 of col. 14, col. 15, lines 62-56 of col. 16).

15.   **Regarding to claim 64-65,** Brown teaches string matching algorithm and bit map

indexing requirements in figures 13 and 15 and the descriptions (figures 13 & 15, col.

16, lines 16-5 of col. 17). The Examiner interprets that this is the same as the computer

data memory requirements discussed in the claims.

16.   **Regarding to claims 66-68,** Brown teaches the standardization component

standardizes the transactional debit data into a consistent format, wherein the validation

component checks the transactional debit data against existing reference files to detect

at least one of bad data and incorrect data (figure 7/elements 30-41, col. 9, lines 66-59

of col. 10, col. 12, lines 58-65, col. 37, lines 49-7 of col. 14, col. 15, lines 62-56 of col.

16).

17.   **Regarding to claim 69,** Brown teaches that the matching component matches

the transactional debit data against the stored debit data to determine one of a first

condition and a second condition, wherein the first condition is a match between the

transactional debit data and the stored debit data, and further wherein the second

condition is no match between the transactional debit data and the stored debit data

(see claim 14, col. 22, lines 45-48).

18.   **Regarding to claim 70,** Brown teaches that the matching component matches

the transactional debit data against the stored debit data to determine one of a first

condition and a second condition using at least one matching search, and further

wherein the at least one matching search include at least one of a name/address

search, a name/previous address search, a name/driver's license number search, a

name/phone search, a name/MICR search, a MICR/phone search, and a MICR/address

search (see claims 15 and 16, col. 22, lines 49-56).

19.   **Regarding to claims 71-73,** Brown teaches that the matching module is

configured to generate an order of matching searches performed when at least two

matching searches are performed (col. 3, lines 47-29 of col. 4, claim 11), wherein the at

least one matching search is performed using a fuzzy matching process (col. 4, lines 1-

7), wherein the at least one matching search is performed using a hardkey matching

process (col. 4, lines 19-29).

20.   **Regarding to claim 74,** Brown's system is configured to receive the at least one

consumer key representative of the consumer the stored debit data the transactional

debit data was matched to is representative of when the first condition is determined

(col. 3, lines 66-29 of col. 4).

21.   **Regarding to claim 75,** Brown's system receives the stored debit data the

transactional debit data was matched to when the second condition is determined (col.

3, lines 66-29 of col. 4).

22.   **Regarding to claim 76,** this claim is a method claim and is similar to the system

claims 48-75 above. Hence, it is rejected under the same rationale in claims 48-75

above.

23.   Examiner's Note: Examiner has cited particular columns and line numbers in the

references as applied to the claims for the convenience of the applicant. Although the

specified citations are representative of the teachings in the art and are applied to the

specific limitations within the individual claim, other passages and figures may apply as

well. It is respectfully requested from the applicant, in preparing the responses, to fully

consider the references in entirety as potentially teaching all or part of the claimed

invention, as well as the context of the passage as taught by the prior art or disclosed
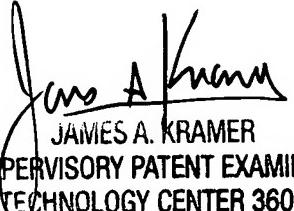
by the examiner.

Conclusion

24.   Claims 48-76 are rejected.

25.   The prior art made of record and not relied upon is considered pertinent to

applicant's disclosure.

26.   Any inquiry concerning this communication or earlier communications from the

examiner should be directed to Hai Tran whose telephone number is (571) 272-7364.

The examiner can normally be reached on M-F, 9-4 PM.

27.   If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, James A. Kramer can be reached on (571) 272-6783. The fax phone

number for the organization where this application or proceeding is assigned is 571-

273-8300.

28.   Information regarding the status of an application may be obtained from the

Patent Application Information Retrieval (PAIR) system. Status information for

published applications may be obtained from either Private PAIR or Public PAIR.

Status information for unpublished applications is available through Private PAIR only.

For more information about the PAIR system, see http://pair-direct.uspto.gov. Should

you have questions on access to the Private PAIR system, contact the Electronic

Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a

USPTO Customer Service Representative or access to the automated information

system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

HT

5/23/07

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